



Internship Report on IDLC Finance Limited

**“A Journey to become the Top Financial Brand Focusing
on Integrated Marketing Communication”**



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Subject: Submission of Internship report.

Dear Madam,

This is indeed a great honor for me to present my internship report on - IDLC Finance Limited, A Journey to become the Top Financial Brand Focusing on Integrated Marketing Communication. I am also thankful to you for approving this topic for my report. It is a very prestigious and delightful moment for me as I got the opportunity to do my internship in a reputed financial company, IDLC Finance Ltd. I have given utmost dedication and concentration to the successful completion of my internship so that I can end up with a successful internship report. Moreover, it is a great opportunity for me to present my internship report under your supervision. I am very much thankful for your valuable suggestions, guidelines and instructions.

I have tried to put my best efforts for the preparation of this report. Yet if any shortcomings or flaws arise, it will be my pleasure to answer any clarification and suggestion regarding this report.

Yours Faithfully,

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Acknowledgement

All praise to the Almighty and the Merciful. Without his blessings and endorsement this report would not have been accomplished. I am grateful to Almighty Allah for giving me the strength, courage and ability to complete my internship as well as the internship report within a scheduled time in spite of various complications.

Initially, I would like to show my gratitude to my internship advisor Ms Afsana Akhtar. Her valuable guidelines, feedbacks and suggestions made everything transparent. First, I was very doubtful whether I would be able to make a productive report but with her assistance, I found a way to do everything systematically and in time. She kept me up to the mark on the track to complete my report and her propositions were vital in making this report as flawless as possible.

After that, I must show my thankfulness to my supervisor of IDLC Finance Ltd Mrs. Sherifa Amreen who serves as Manager and Head of Marketing communication department. She willingly took my responsibility and gave me a quality amount of time and shared her working experiences. Her guidelines not only made me aware of the office culture but also taught me how to deal with employees.

Then there is the man of actions and motivation, Mr. Jane Alam Romel, the Group Chief Marketing Officer of IDLC Finance Limited was a pure inspiration and he helped me directly a lot. I learned a lot more than I expected from this great man and I will remember each and every lessons I learned from him. There is no word to describe such man and like a brother he was always there when I couldn't do things right and he is the Digital Executive of marketing communication department, Ashiqur Rahman.

Furthermore, I would like to express my sincere thanks to all the employees of marketing communication department who helped me during my internship period and made my experience a memorable one.

A special gratitude goes to Assistant Manager in CSR Marketing, Mrs. Ayesha Haque Ahmed for her kind support regarding my internship and even career life.

Executive Summary

This report — “IDLC Finance Limited, A Journey to become the Top Financial Brand Focusing on Integrated Marketing Communication” is the reflection of the learning and experience acquired through an opportunity that associated within IDLC Finance Ltd, for an internship under Marketing Communication department. The topic of dissertation was selected upon consultation with Internship advisor of respective department and the supervisor of the organization.

The main of aim of this report is to know about the integrated marketing communication and the connection between different media that will lead IDLC Finance Limited to become a unique and top most financial brand of the country. This report also states about different products and services IDLC have along with the organizational structure. This report covered several successful campaigns that IDLC had and the process of the decision making.

Moreover, the report states about the job experience as a marketing intern in IDLC Finance Limited and limitations during preparing the report. Lots of challenges were faced during internship period and steps needed to take for overcoming the obstacles. Experiencing integrated marketing communication and be a part of the process is covered here. Overall the focus is on the marketing communication process of IDLC Finance Limited.

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Chapter 1

Introduction

1.1 Introduction

Bangladesh is a developing country where middle class and lower middle class families are the prime sections of lifestyle. In this situation banks and non-bank financial institutions play vital role for the betterment of the people, customer, consumer and nation. Moreover from Middle class to higher class families consider deposit for future purposes. Based on different angles and genres of life style and need bank and non-bank institutions play an important role. This report is about one of the largest non-bank brand of the country and there is a feel good factor to know a non-bank pioneer company and work for them. There are some flying words about non-bank institutions of this country and in most of the case those words are full of confusion and controversy. This report will clear all the confusions and lead to a conclusion how one of the largest non-bank brand, IDLC Finance Limited works and communicate with the consumers through different mediums. In a nutshell, this report contains an overview of the company and their integrated marketing communication which they consider as a prime tool to ride the ladder of being the Number one financial brand of Bangladesh.

1.2 Origin of the Report

As an intern, I worked in marketing communication department and have completed my internship under Mrs Sherifa Amreen, manager of marketing communication team. Being a part of IDLC marketing communication team I got chances to work for various responsibilities. I have been indulged to work on this project which has been designated by my course supervisor Ms. Afsana Akhtar (Bus 400). She helped and suggested about the topic of my report. This report covers an overview of IDLC finance limited and their different approaches of communication. To be specific, things IDLC has been doing through integrated marketing communication to ride on the top of the market as the most prodigious financial brand of Bangladesh is covered in the report along with the obstacles they've faced to keep achieving their goals.

1.3 Methodology

I have followed two kinds of methodology for the arrangement of the report. The two ways in which I have collected information:

Primary Data

I have collected this data with the help of a company supervisor, talk directly with the consumers also used my direct experiences as an intern of the company.

Secondary Data

I surfed in internet and collected various data from there and also went through newspapers and social campaigns. To be more specific, my sources are:

1. Internet
2. IDLC webpage
3. Annual reports of IDLC Finance Limited
4. Social media
5. Different books, Journals and newspaper

1.4 Limitations of the Study

To write a report various topics and terminologies need to be covered. During my writing I had to face some hurdles and thereby could finish the whole report. Some of those obstacles are

- Non-availability of some former and most recent information
- Restriction on collecting some in house information

Chapter 2

Company Overview

2.1 IDLC Finance Limited:

IDLC finance limited is at present the largest non-bank financial institution in this country with an estimated profit of BDT 1,780 million in 2016. This is the highest profit by any non-bank financial institution of the country. Be the largest is not that easy and IDLC had to go through with lots of challenges and a proper history lies behind the journey.

It was the year 1985 when a collaboration took place. International Finance Corporation (IFC) of the World Bank, German Investment and Development Company (DEG), Kookmin Bank and Korean Development Leasing Corporation of South Korea, the Aga Khan Fund for Economic Development, the City Bank Limited, IPDC of Bangladesh Limited, and Sadharan Bima Corporation combined their shares together and IDLC Finance Limited was formed. Initially Lease financing was the core product of IDLC and now they have become the largest multi-product Non-Bank Financial Institution of Bangladesh. Moreover, they have equal focus in Corporate, Retail and SME sectors.

At present, IDLC has 35 branches and booths in the whole country and all are independently reporting to the main branch which is in Gulshan (Bay's Galleria). This multi-product business has over 1500 employees and nearly 45,000 customers combining all divisions.

2.2 Vision

Every company runs and fights hard to achieve a greater objective and for doing something incredible to accomplish the ultimate satisfaction of growth and response from customers. One dream that makes so much sense which leads each of the employee and leaders of an organization to a great level of dedication and inspires them to fulfill their individual mission. One line that can create so much significance that helps to aspire and let the organization see the bigger picture. The vision of IDLC- "We will be the best financial brand in the country." Since the very beginning of their journey IDLC has been making every decisions and actions to make their vision real.

2.3 Mission

Every business and organization have an objective to run the business for a target market and achieve the ultimate goal. Organizations run based on their mission and it is the purpose of business for a group of people or target market. However, a mission is for whom and how the organization work based on the purpose. Mission Statement of IDLC is-

“We will focus on quality growth, superior customer experience and sustainable business practices.”

2.4 Strategic Objective



Figure 1

IDLC believes in authentic and transparent service. They always focus on customers and try to communicate with them. By maintaining the proper communication they try to gain the full trust of the customers and their way of services focus on the give and take of respect. They believe when someone values others that much he/she is also valued by others. IDLC creates equal opportunity for both male and female and encourages them.

Through an Eco-Friendly environment, IDLC runs their business through passion by avoiding all possible complications of service and provide simply processed service to make customers happy.

2.5 Products & Services



Corporate



Consumer



Capital Market



SME



Corporate Finance



Deposit Schemes



Portfolio Management



Supplier Finance



Structured Finance



Car Loan



Investment Banking



Commercial Vehicle Loan



Registration Loan



Brokerage Services



Medium Enterprise Finance



Home Loan



Research



Women Entrepreneur Loan



Personal Loan

Figure 2

Corporate Division:

Corporate division is focused on corporation and business organization. In this sector there is **Corporate Finance** where financial solutions are offered in response to the needs of a broad spectrum of clientele, comprising of local and multinational corporate houses in Bangladesh. On the other hand **Structured Finance** refers to the process of designing and developing to manage complex financial transactions through fund raising, advisory services and securitization of assets.

Consumer Division:

Consumer division is targeted to the general consumer of the where IDLC has various **Deposit Schemes** from where consumers can earn more than many other financial institutions. IDLC has different **Flexible term deposit package** from which a chart of their **Regular Term Deposit** is given below

IDLC Regular Term Deposits		
Term	Individual (Any Amount)	Institutional (Any Amount)
3-11 months	6.50%	6.25%
12-15 months	6.75%	6.25%
2 years	7.00%	6.50%
3, 4 & 5 years	7.25%	6.75%

Table 1

After that, IDLC provides **Car Loan** up to maximum level without any hidden amount that most of the financial institutions charge. In car loan, there are 4 segments and those are A, B, C & D. Segment A & B consumers are salaried executives of large local/international/ multinational organization, foreign NGOs agencies, UN organizations, embassies, high commission, banks and

financial institution. Multilateral bodies having 3 years of operation, local corporate, prominent NGOs. Official is serving in government and semi government organization. Independent/salaried professionals comprising accounting professional, physicians, dentist, marine engineer, faculty members of renowned universities/School, teacher Professional/executive NRB, businessmen. And Segment C & D consumers are salaried executives (other than mentioned in segment A& B) of NGOs having 10 years of operation in the country. Local corporate (small segment) non-executives, the landlord having rental income, NRB businessmen, businessmen (mid and small segment). Consumer's interest rate varied based on their segment.

Segment	Interest Rate
Segment A	13%
Segment B	13.25%
Segment C	13.75%
Segment D	14%

IDLC is considered one of the leading **Home Loan** providers in the country as they offer the most convenient Home Loan facility to suit customer's needs. In case to loan, for *Residential purpose*, 70% of the purchase price, including registration cost, or 80% of the construction cost of residential house can be offered as Home Loan. On the other hand for *Commercial purpose* 50% of the purchase price, including registration cost, can be offered as Home Loan. Loan terms for home loan is given below

Residential Loan:

Category	Maximum Term	Maximum Age
Professional	20 years	65 years
Businessmen	15 years	60 years
Non Resident Bangladeshi (NRBs)	10 years	60 years

Service Holders	20 years	60 years
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Commercial Loan: Maximum 7 years for profession.

There are **Construction Loan**, **Home Loan Shield** and **Registra loan** under home loan. Then there is **Registra Loan** which is a totally new service in Bangladesh first inaugurated by IDLC. Actually Registra loan is registration loan where customers and business corporations secure the ownership of their company, flat or home. IDLC helps them to keep up the registration and secure their ownership. At last, to improve the quality of life and keep pace with the necessities, IDLC offers **Personal Loan** to the customer's best interest. IDLC offers a facility ranging from Taka 50,000 to Taka 10 Lacs to with a minimum of 1 year to a maximum of 5 years tenure to suit customer's requirement.

Capital Market:

In capital market IDLC has **Portfolio Management** where they offer services to both individual and institutional investors through our subsidiary, IDLC Investments Limited. Under portfolio management IDLC have this **Easy Invest** for Flexible and affordable investment plan along with Accidental Death and Disability Insurance Coverage (up to 1 Lac). For high net worth clients both individuals and institutions there is **MAXCAP** which is designed for personalizing discretionary investment account. They also have **Profit Loss Sharing Scheme** and **Capital Protected Scheme** which are a discretionary portfolio management service to manage clients fund and take all investment decisions. They have also **Portfolio Advisory Service** which is the specialized expert investment advisory arm of IDLC Investments Limited. Under portfolio management they have also **Cap Invest** by which they provide margin loan facilities to the investors. Major Services of cap invest are:

- Extending margin loan facilities to enable investors to earn enhanced return
- Registering the securities, and collecting dividends and bonus shares
- Subscribing to the rights issues
- Completing dematerialization process

With a vast experience in **Investment Banking**, IDLC assist their clients to their best throughout the IPO process and assure sustained market support. IDLC has also **Research** unit with full of expertise to analyze the market and provide the best service along with authentic information to the customers. They also provide **Brokerage service** to their customers for the betterment of their decision and secured way of investment in capital market.

SME Division:

IDLC provides financial service for Small and Medium enterprises and in fact IDLC has a major focus in SME division to encourage the empowerment of individual and women. IDLC has **Small Enterprise Finance** where they offer financing facilities to small enterprises for carrying out their trading, manufacturing or service business.

They have also **Medium Enterprise Finance** where mid and longer term financial solutions are offered to a wide range of clients who are working hard to arise as promising corporate houses in near future. IDLC has also **Supplier Finance** where facilities are offered against receivables created due to supply of goods or delivery of services on credit. They have **Commercial Vehicle Loan** service where loan services are offered to purchase vehicles for commercial purpose. And last but not the least IDLC has a very prominent focus on women empowerment and that's why they have a **Women Entrepreneurship Loan** and through this service facilities are offered to small and medium business enterprises operated by women entrepreneurs.

2.6 Organizational Structure (Man Com)

IDLC has an organizational structure to manage the chain of command and flow of the workforces. Chairman is in the top of the chain and after him it is the Chief Executive Officer who leads the whole company with a team with Deputy Managing Directors and the Heads of different divisions. This whole team is called management committee in short ManCom.

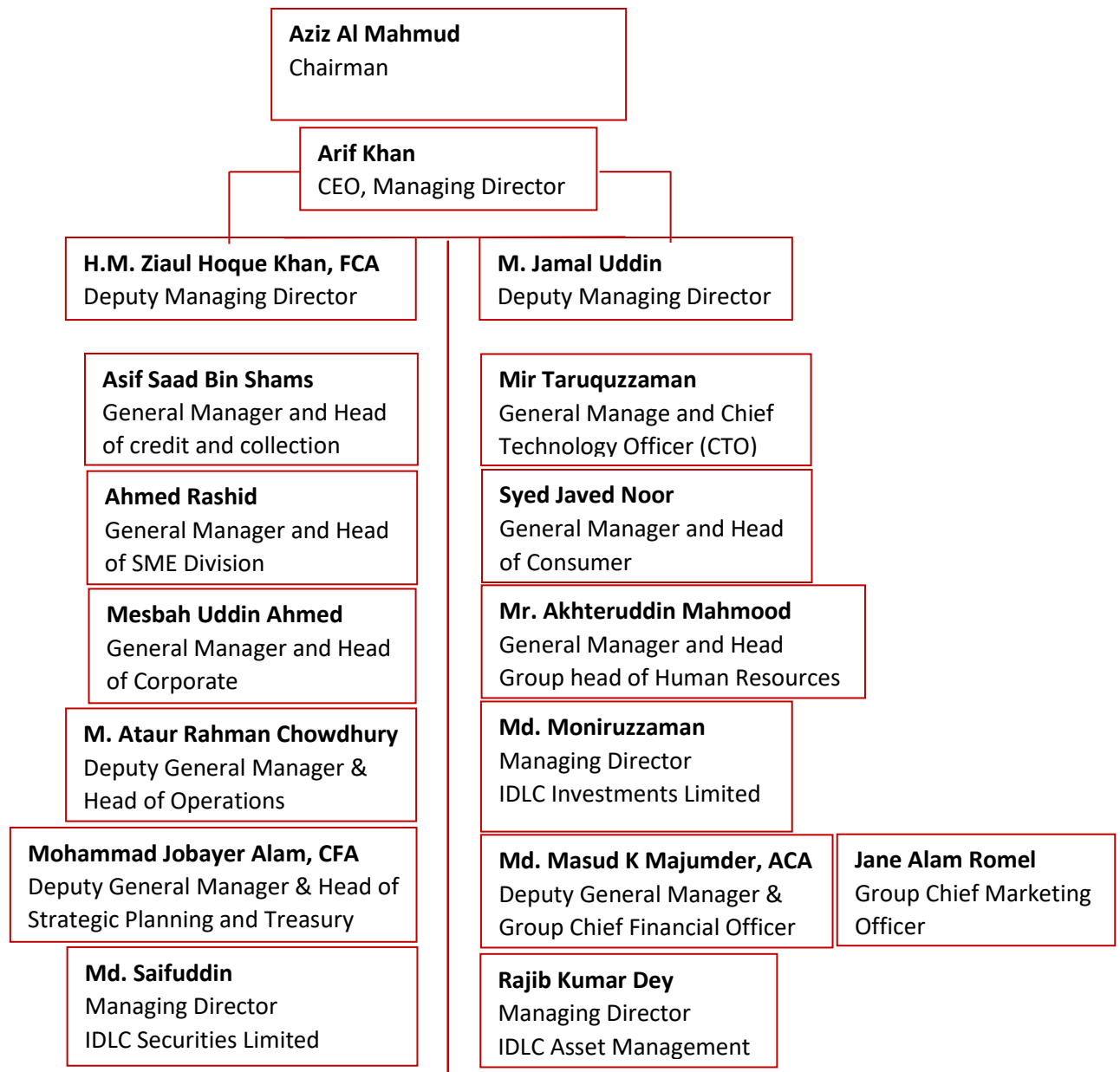
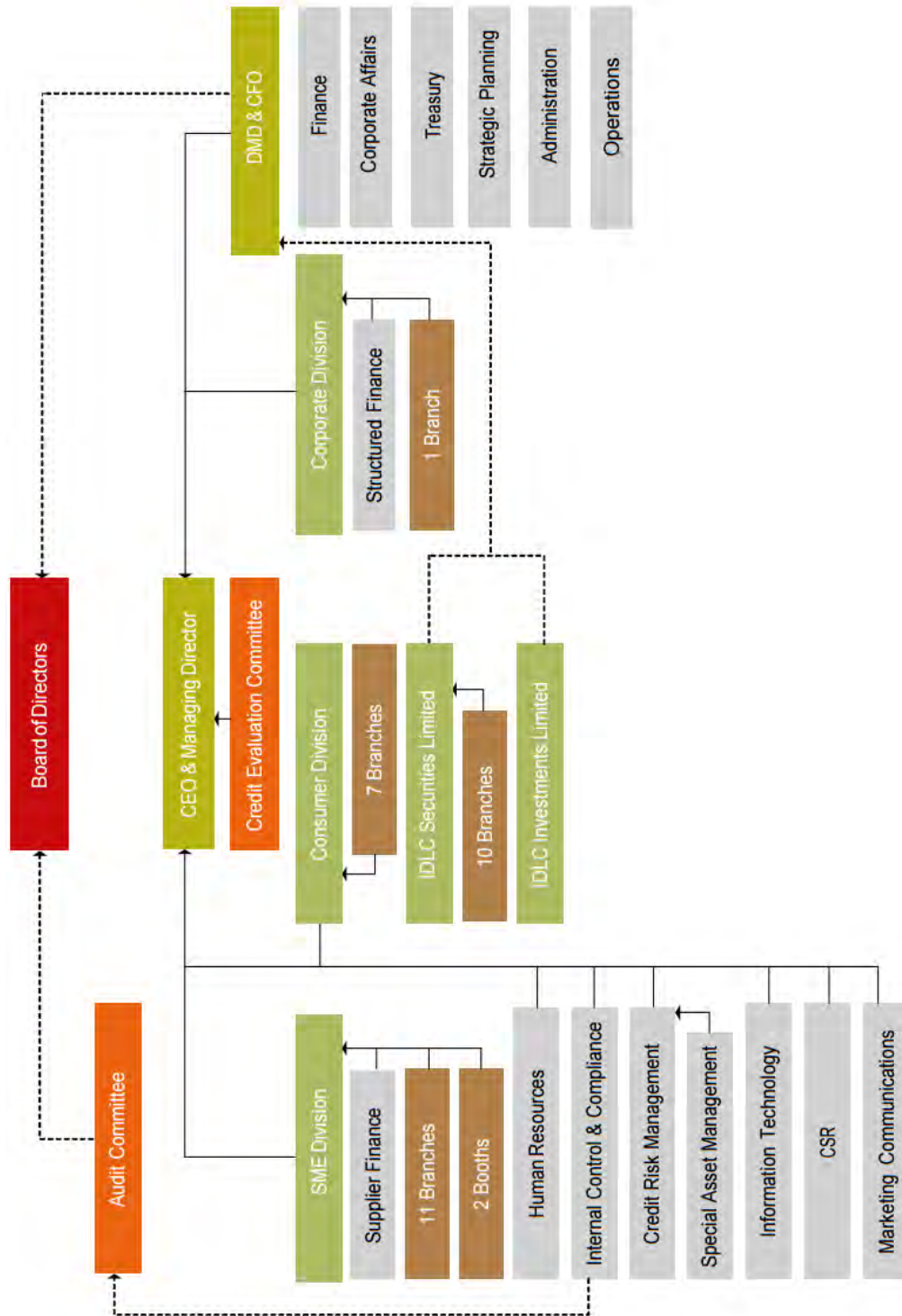


Table 2

ManCom

2.7 Overall Organizational Structure

Figure 3



2.8 Share Holding Structure

Major shareholders of IDLC are sponsors and director. About 59.66% of the overall share belongs to them. Then 20.69% are from institutions, 16.09% are individual shares and 3.56% are foreign shares.

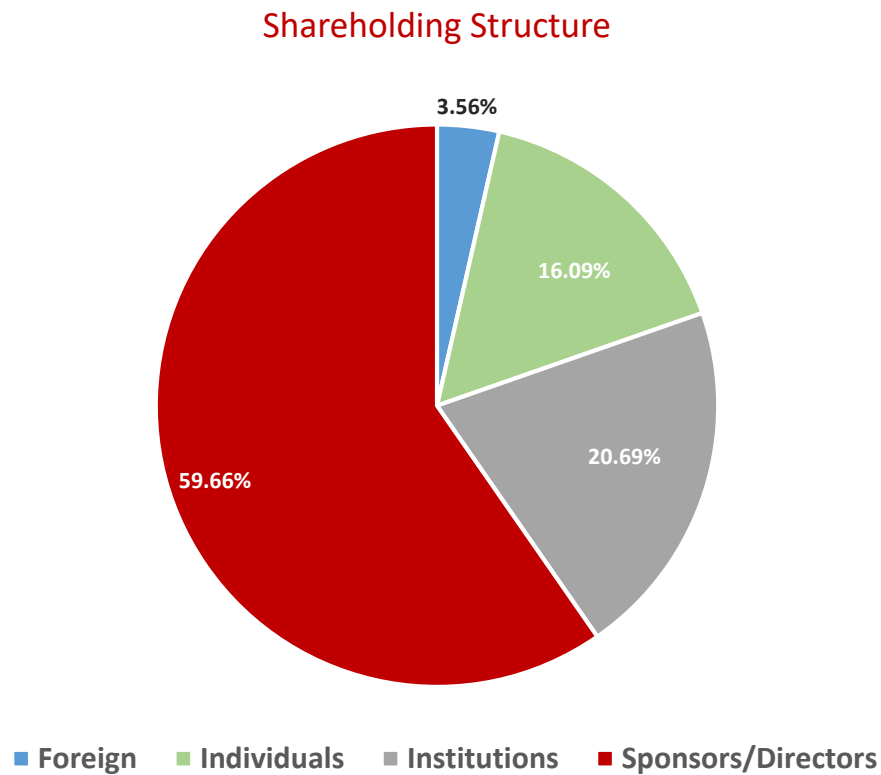


Figure 4

Chapter 3

A Journey to Become the Top Financial Brand Focusing on Integrated Marketing Communication

3.1 Integrated Marketing Communication

We all want our business to grow by making more customers and more sell. To grow a brand in a higher perspective we need to grow the business. But sometimes the budgets are short and even time is tight. Then business searches for options to overcome these challenges. It's not necessary to have a lower budget and tight schedule to make a brand big and a big brand the biggest. All a business have to do is to maintain the communication cycle. Consider Brand is a person. Now there is one person who is little shy, introvert, sometimes fail to communicate with his/her friends and peers that makes him/her isolated. Then there is another person who is extrovert, know how to communicate, goes to hangouts with friends, family and colleagues, entertain his/her friends and stay beside them while they are in need. Which person will people remind? Of course the second person. Actually, this is the same way a brand works. If a brand need to grow up, regular communication via connections with different mediums is necessary to provide altered offers and services to the customers and make more loyal customers.

Integrated marketing communication is such a tool and way of maintaining the communication



Figure 5

process to share services, offers and success with the customers which will let people remind the brand. To be specific, creating a regular communication linked with different mediums like Facebook, TVC, Newspaper, radio, Public relation and direct communication, word of

mouth etc) to give update about the brand and provide information about the services, offers and packages of the brand is Integrated Marketing Communication.

IDLC finance limited has been maintaining integrated marketing communication and since there relaunching, the marketing communication team have been trying so hard to uphold the connection between different Medias and preserve the proper integrated marketing communication. At present this is the best and the only way to be the top in the market.

Before launching any campaign, the marketing communication team plan together by throwing different ideas from the team members and collecting the best ones to help creating a blueprint. So, first they create a blueprint and they arrange a meeting with the agencies that how they want the campaign. Then different agencies come up with different presentation and whichever makes more sense and easy to connect with the customer through integrated communication, they select them. Thus the agency create a final presentation to show the Management Committee along with the Chief Marketing Officer. Before going to ManCom, CMO looks the whole presentation and help them preparing the final one for ManCom.

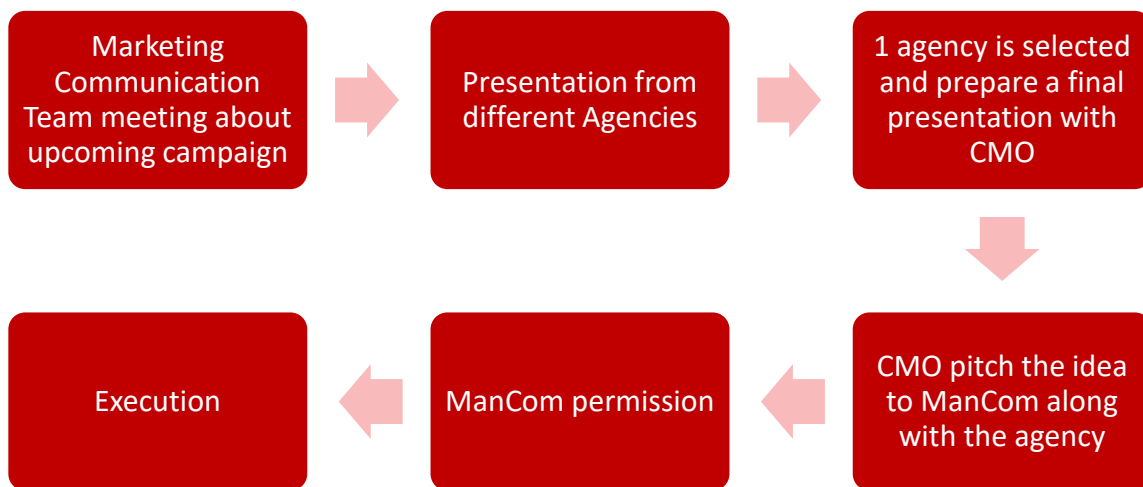


Figure 6

Most important parts for a campaign are,

- The connection of the whole communication and
- The timeline.

The connection of the communication means if the messages are connected equally without any glitch in message through different Medias like Facebook, Radio, Newspaper or TVC. When a message is prepared, they need to be prepared in such way to post them on Facebook or in radio commercial or even newspaper and TVC. The message need to be same and it must not create confusion among different target markets. And then **timeline** is the proper schedule to provide any message or launch any campaign. For an example, if any brand launch a campaign or advertisement on February which is related to Independence Day then that would be bizarre and unexpected. Why unexpected? Because that campaign would go well for December, not February. So timeline is a very important and sensitive matter. So to launch a campaign smoothly they follow a proper timeline.

Campaign processing cycle:

IDLC marketing communication team follows an unofficial process before and after launching a campaign which I have found during working with the team. They follow every steps one after another to launch a unique campaign and make it successful.

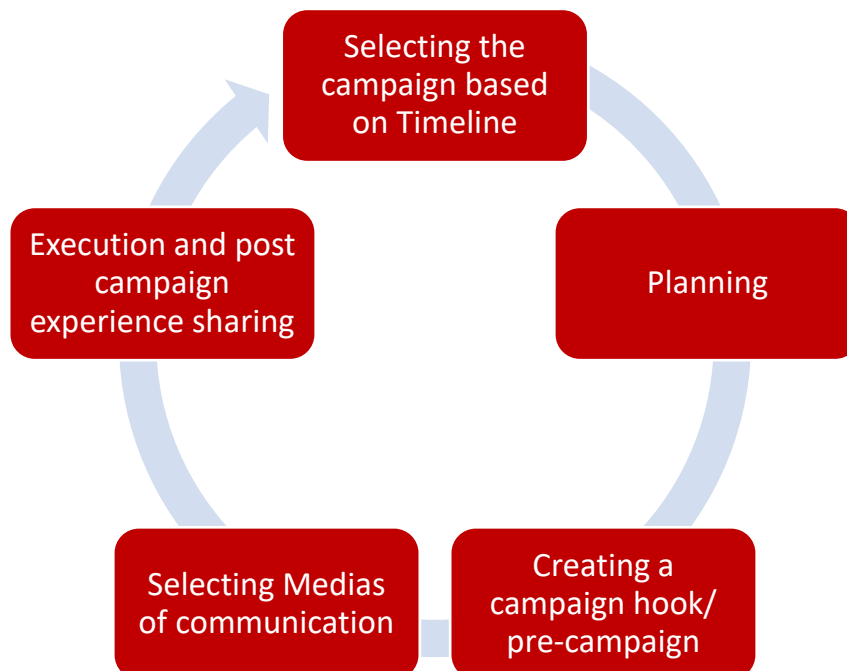


Figure 7

Selecting the campaign based on timeline:

IDLC marketing communication team follows a proper timeline and prepare planning and records on the beginning of a new year. So there is a timeline to follow and they launch campaign according to that timeline. It's not necessary to launch every campaign. They select campaigns targeting the most significant days from the timeline and design them based on those trend, fashion, people's choice etc. Budget is a prior issue here to select campaigns and choice of significance. For example, if the budget is 5 crore for a year they can only launch a campaign targeting the new Bengali year. And if the budget is a little more 6-7 crore, then they might think of celebrating birthday a famous man who inspired the whole world like Charlie Chaplin. They might run an extra campaign on his birthday as a tribute to him and most of the people from all generation love him. So, launching a campaign or multiple campaign in however scale is dependent on the budget. Then they select the significant dates and design a campaign centering the timeframe.

Planning:

Making a blueprint before launching a campaign is the most prior thing to do. Because reaching out to people and make the campaign successful is the goal here. IDLC marketing communication team always plan and they spend most of the time here as this is a vital issue to success. This is the part that is responsible for the next process of the cycle. So creating campaign hook, selecting media also falls under planning part. But before that, they design a draft and based on that draft agencies come up with different ideas and pitch. Whichever ideas are unique they go for that one and select that agency to arrange to campaign. Remember one thing, budget is also an issue here. They specify and negotiate about the cost with the agency and go for further step.

Creating campaign hook/ Pre-campaign:

Before launching a big campaign, it is necessary to grab the attention of the people and increasing the interest of customer about the upcoming campaign. The best way to grab people is creating a hook or a pre-campaign before the core campaign. It can be a Facebook advertisement, mobile sms or newspaper advertise. Creating buzz before the core campaign by launching pre-campaign.



In that case, Facebook competition is all time IDLC's first choice as they can connect easily and create buzz throughout the social media. 70% of Bangladeshi people are attached with Facebook and that's why creating a successful hook and pre-campaign is the best choice. From practical experience, before launching IDLC Shakrai 2017, we ran a Facebook campaign and it was a competition named "Catch the kite" where a GIF of flying kite need to be stopped in time. People commented their screenshot of the kite they caught from GIF and we chose 200

winners and invited them in our Shakrai program along with dinner. This post was so popular that people could not stop commenting and sharing. The success was we were able to grab the attention of some celebrities from young generation, such as Raba Khan. They shared this post along with our invitation card and the whole campaign went viral on internet. **The brand name went up after that campaign.**



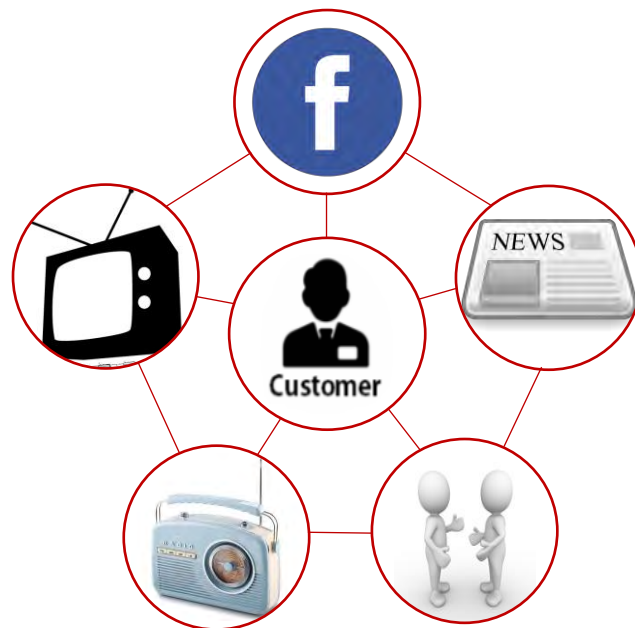
After Shakrai we did the same for Valentine's Day campaign. Arranged a little competition in Facebook and offered helicopter ride for 2 lucky couples. Helicopter ride is an experience. So people went crazy and we got thousands of participants. We arranged this short story writing competition about dream home and offered 2 lucky couples that romantic helicopter ride along with dinner in Radisson. We promoted the home loan sector by this pre-campaign and the whole campaign. This campaign was

successful and our brand value in home loan started to go upwards. IDLC is the largest Non-bank financial brand that's true, but still IDLC has a major competition in home loan sector. That's why the marketing team came up with the fine idea and executed the core campaign of Valentine's Day perfectly. **The brand name went up after that campaign.**

So, a hook before launching a major campaign or event is very important to make the brand known to people and also raising the concern and create buzz.

Selecting Media of communication:

Selecting media of communication and creating pathway through the connections of different media is the most important step. IDLC tries to maintain different level of communication and connection between different media to be highly appreciated and known not only in non-bank, but also in top level of bank sectors.



IDLC finance limited is very much concerned about the media selection because that is the way of integration in marketing communication. IDLC priorities few medium of integration and they always try to follow up the process. Now, their first tool of communication is **Facebook**. IDLC finance Limited has a verified Facebook page which is followed by nearly 90 thousand people and the number is increasing day by day. As nearly 40 million people use Facebook which is 80% of the total internet user in Bangladesh. So it has been a vital media of communication and advertisement. Via Facebook they launched their pre-campaigns and even they have been sharing different success stories of their customers and clients through Facebook. Sharing the stories of success in Facebook connects them more and more with the customers and increase their number of potential and actual customers. Bangladeshis are people of emotion and they really love to read and share the success stories as dream is a big part of their emotion.

So, IDLC in a way also try connect with people and show the empathy they have for their customer, society and country. They also try to raise awareness and **Let's Shop Deshi** is such a campaign where they shared different success stories and captioned a message to raise the awareness of people in buying national goods. This was a successful campaign and the campaign increased enough brand image that time. Moreover, Facebook is the prior media for their advertisement and even some big budget campaigns.

Newspaper is a vital media of communication and in most of the case IDLC share their achievement and awards in newspaper. They also have budget for newspaper advertisement and they present their product and services. One thing they never do is focusing on the interest rate of discount because sometimes these actions drop the brand value rather than going up. The most important thing in integrated communication is the connection between various media. IDLC marketing team also tries to create those connections. In that case, between Newspaper and Facebook what they do is they target different people. In Facebook when they are posting something targeting young generation and then they put same message in newspaper based on page (Business, Sports and Entertainment etc.). Thus can cover the whole market as far as possible. For example, they posted about their new branch opening in the first World Trade Centre of Bangladesh which is in Chittagong. They posted the same news in newspaper on business section. Here they connected the customers through Facebook and newspaper so that they don't miss their target market.

Maintaining the **Public Relation** is a must factor for IDLC marketing team. Each and every one of the team is liable for their communication with different business personals, newspapers, channels, clients or even brand and institutions. They try to maintain an A class communication and clear relation with everyone. These New Year they sent thousands of calendars and note books to different people and organizations. Each of the team member went to different places and delivered a **token of happiness**.

Nowadays **Television** is less used and people are getting used to internet and social media more than this. Though Facebook, YouTube, other social sites and online surfing are getting more popular, television plays a very vital role in communication and marketing sector of Bangladesh. Most of the population of our country are still used to television and not up to social media or internet that much. So this is a very large section to cover and communicate. That's why this year IDLC put few television commercial on their list of timeline and budget. They have already finished a very big campaign based on Independence Day. They targeted different generations in this commercial and this commercial is a big hit for IDLC.

In that advertisement they introduced their products connecting scenario with empathy and success. Later on they cut short clips for every products from that video and posted in Facebook and also ran those few days in television commercial.

Execution and post campaign experience sharing:

After selecting the media they execute each and every plan they had all around and work as a whole for any core campaign. Execution gets easier when the previous steps are successful and thus they can manage to launch a successful campaign. When the campaign or even is over they also run a post campaign which contains campaign experience and they use this for advertisement. For example, after the Shakrain event they launched another campaign, a video advertisement in Facebook and shared their experience about Shakrain 2017. That video was made by singularity which was a hit and went on a neck to neck fight with Grameenphone's Shakrain video. Even Grameenphone appreciated about the campaign and post campaign advertisement of IDLC Shakrain 2017. That video was shared by 2,159 people and 788 thousand people viewed the video. This video was a bit hit for IDLC marketing team and they were able to connect with general people by replicating and presenting the Traditional Shakrain festival with lot more improvisation. After the campaign people started to inbox more and more and the customer service department got so busy on getting phone calls.

So far IDLC is focused to these Medias and building up the connection between every media for a proper integration in each and every steps that the IDLC marketing communication team.

Chapter 4

Internship in IDLC Finance Limited

4.1 Job Responsibilities

I feel privileged to work for one of the largest NBFIs of the country. In my 2 months of internship I was blessed with so many challenges and diversity of working in marketing communication team. My responsibility was not specific and it is good that my supervisor believed in me to let me show variation in work and responsibility. My responsibilities and things I did in IDLC is given below:



Planning and Meeting

In IDLC we had team meetings every day and reporting session where we report our task to our CMO Mr. Jane Alam Romel. Apart from those team meetings I feel so lucky to join in a meeting with HR Head, Head of Admin and other senior persons for upcoming projects and they even let me share my ideas about upcoming campaigns. We had several meetings with one of the best agencies like Asiatic, Singularity, Bitopi Leo Burnett about our upcoming campaigns.

Competitor Analysis

Every company is always prepared and concerned about competitor. As IDLC is one of the largest NBF (Non-Bank Financial Institution) of this country, their competitors are all other non-banking institutions and also the banks. Competitor analysis was done based on few Medias:

1. Newspaper analysis
2. Digital/ Social Media analysis
3. Radio analysis

I assisted my team Executive Mrs. Surana Touhid and Digital Executive Ashiqur Rahman on the competitor analysis. I went through every newspaper and cut out all the advertisement, articles or press releases of the competitors and analyzed where how and how much they spent in newspaper. Not only newspaper but also I went through the daily Facebook posts of different competitors. As now a days RDC is popular as Radio has become a viable media of advertisement. Sometimes I searched for RDC's of few competitors with my team executives.

Survey

IDLC provides different kinds of loans and one of them is Auto loan/ Car loan. On February we did a survey on different car vendors that and did mystery customer shopping to get information that which bank and Non-bank they suggest for taking an auto loan. I surveyed around 20-25 car vendors with another intern Sanzida Chowdhury Swarna. We went to vendors like KK Automobiles, General Motors, Millennium, Executive motors, Pacific Motors etc. and prepared a report. Further, we presented that in front of the Head of Consumer Syed Javed Noor.

Public Relationship

PR is the most important thing for a marketing personal. At the end of December we sent calendars and notebooks to different organizations. I personally went to big organizations like Grameen Phone, Asiatic, Robi, Prothom Alo, Daily Star, NTV, Atn Bangla, Samakal etc. During this time I delivered them New Year greetings and had some quality talks with some national and multinational big heads.

Participation in Major Campaigns

I participated and assisted in major campaigns of IDLC Finance Limited. During my time of internship IDLC arranged Shakrain and participated in REHAB fair 2016. In those campaigns I participated with my team and worked together. But, due to my sickness I could not attend the whole REHAB campaign and later on Shakrain campaign, I worked really hard with one of the greatest marketing team of the country.

Presentation

I feel so privileged that I got few chances to present myself and my task report in front of them. One presentation I can remind was about the Auto loan survey I did and I prepared a presentation along with a comparison excel report. The consumer head praised me for that survey and presentation and I felt really lucky to have that chance.

Social Media Management

At the end of my internship My CMO permitted me to manage the social media posts and reply section. At one time I changed the reply pattern by adding emoticons to connect with the customers and I got lots of response and support from my CMO and Management committee members. They all loved the way I tried to find a change in Social media to connect with people with empathy. I am grateful to my CMO and supervisor as they inspired me so much and supported me to do that and bring a change.

4.2 Campaigns

During my time of internship, IDLC had several campaigns and our marketing communication team executed every action properly and scored success in every campaign. Some of those campaigns are:

Shakrain

IDLC arranged Shakrain in Old Dhaka town and I feel really lucky to work with the whole marketing communication team and had some meetings along with arguments and at last came up with solutions and launched the program on January 14, 2017. In that program 7 members of our marketing communication team along with the Chief Marketing Officer worked really hard for the whole day. We managed the crowd, showed them proper ways and provided information and gave First aid if necessary. It was really very challenging at one time when the customers came to get Pitha was higher than our assumption. But we managed the situation in a well manner. That program was captured professionally for advertisement in digital media/ Facebook. I also captured some moments from the program and made a vlog which was shared by CMO and many senior management people of IDLC. Here is the link of our professional video- <https://www.facebook.com/IDLC.FinancingHappiness/videos/1398129263592393/> . Here is the vlog link that I made- <https://www.facebook.com/nayeemf/posts/1564286470251462> .

In IDLC shakrain we posted a GIF and it was a competition. We selected lucky 200 people and sent them invitation cards in person to celebrate shakrain with us and we arranged DJ party, kite flying even Pitha Party and Dinner for them. This was a great challenge and we all accepted the challenge and prepared ourselves. After that campaign we posted our video in our official Facebook page. It got a lot of responses. After the few days few senior employees from Grameen Phone reviewed our video and called our CMO in person. They really appreciated and praised our campaign.

REHAB Fair 2016

Before Shakrain we had a campaign for home loan where we participated in REHAB Fair 2016. We installed our stall for consultation and focused on information service about home loan and launched a campaign in Facebook to make people aware of the service.

People from different places came to our stall and talked with the experts about home loan. Our slogan was, "Vabiya korio bari koriya vabiyo na" (Think before you built).

This campaign was so successful and people appreciated our service approach. Mr. Abu Sayem Ansari and Mrs. Mahzabeen Binte Rahman were the experts of this consultation. To make the event more exciting, we arranged a couple selfie competition in our Facebook Page and we gave two couples dinner coupons who had the highest number of likes in their picture. This campaign was so successful and people enjoyed taking pictures in front of our stall and they mentioned the brand in their posts.

In a nutshell REHAB fair was a successful project and we received a lot of appreciations and well wishes. Most importantly the experience we got from REHAB fair was tremendous. Though could not attend the whole event due to my sickness, I helped my team in Facebook section by clearing comments, messages and reply from the Facebook campaign.

Valentine's Day Campaign

Another Successful campaign was Valentine's Day campaign where we posted 2 Digital media campaigns on Facebook, one on 1st February and the other one on 5th February. Both of these campaigns were so successful and we got more than 150 thousand reactions from these campaigns. We arranged a story writing completion about dream house through these Facebook campaigns. Later on, we selected 2 lucky couples for Valentine's Day campaign and gave them dinner coupons in Hotel Radisson and an adventurous helicopter ride.

After these campaigns, we got lots of responses and young generations were getting more familiar with the brand.

Conclusion:

Working in IDLC Finance Limited was an experience and in fact one of the best things ever happened in my life. Some major campaigns and change of marketing strategies was inaugurated during my time of internship and I feel so lucky to be a part of a pioneer operation. Trying to be the top is not that easy and on the other hand it's not impossible. 21st century is full of challenges and opportunities. Companies need to understand the society and trends to be in the limelight and consider actions based on strategies and market research. The way IDLC is going, it's not impossible to be the top financial brand of the country.

Chapter 5

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Appendix

Token of Happiness:



Let's Shop Deshi:



Chittagong Branch in World Trade Centre:



TVC March 26:



Shakrain 2016:



Shakrain Pre-Campaign:

IDLC. Financing Happiness
January 5

এই সাকরাইন কি বাসায় বসে কাটাবেন? বন্ধুদের সাথে ঘরে আসুন পুরান ঢাকার জমজমাট সাকরাইন উৎসবে। থাকছে ফায়ারওয়ার্কস, কন্সটার্ভিদিং, ফান্শ উড়ানো, DJ পার্টি, খাওয়া-দাওয়া ও আরও অনেক এক্টিভিটি।

বুড়িগঙ্গার তীরে, বিশাল ছাদ জুড়ে, আগামী ১৪ জানুয়ারী IDLC আয়োজন করছে সারাদিন ব্যাপী সাকরাইন উৎসব, যাতে অংশগ্রহণ করা খুবই সহজ - নিচের পেজটি খেলুন, ঘুড়ি ধরার পরে স্ক্রিনশট নিন, আর পোস্ট করুন কমেন্টে (৮ জানুয়ারী সকাল ১১ টার মধ্যে)। ১০০ জন ভাগ্যবান অংশগ্রহণকারীর বাসায় আমরা সাকরাইন উৎসবের নিমন্ত্রণ পত্র... See More



Like Comment Share

Farjana Bobby and 48K others Top Comments

REHAB Fair:

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“জানিয়া করিও বাড়ি, করিয়া ডাখিও না”
REHAB FAIR - এ আইডিএলসি'র পরামর্শ দিন
একদম ফ্রি

আবু সায়েম আনসারী

১০ বছরের বেশি অভিজ্ঞতা সহায়তার আবেগে,
সেই সেন্সে এবং মনোবল-এ

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REHAB FAIR-এ IDLC সীল-এ
অপনার ছবি তুলে লেগার করুন

অবৈ বিত্তে নিম্ন THE WESTIN এ
উন্নয়নের সাথে ফিলাস



Valentine's Day Campaign:

IDLC. Financing Happiness
February 1

এই ভালোবাসা দিবসে আপনার প্ল্যান কি? ভালোবাসার বন্ধনে গড়ে উঠুক ভালো বাসা – খুব সহজেই আপনি আপনার প্রিয় মানুষটির সাথে ভালোবাসা দিবসে (১৪ই ফেব্রুয়ারি) উপভোগ করতে পারবেন একটি রোমান্টিক হেলিকপ্টার রাইড সহ ফাইভ স্টার হোটেলে ডিনার করার সুযোগ।

এর জন্য, আপনার স্বপ্নের বাড়ি সম্পর্কে একটি ছোট গল্প অথবা ছবি পাঠান আমাদের ফেসবুক পেজ-এর ইনবক্স-এ, ১ থেকে ৮ই ফেব্রুয়ারির মধ্যে। ১৪ই ফেব্রুয়ারির আগেই আমরা বিজয়ী ঘোষণা করে দিব আমাদের পেজ-এ। তাহলে দেরি কেন? ঝটপট গল্প লিখে উড়ে যান ভালোবাসার আকাশে!...

See More



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ক্রিতে নিন হেলিকপ্টার রাইড সহ
রোমান্টিক ডিনার

ভালোবাসার বন্ধনে গড়ে উঠুক ভালো বাসা
আইডিএলসি হোম লোন

আপনার স্বপ্নের বাড়ির গল্প নিয়ে আমাদেরকে ইনবক্স করুন

Like Comment Share

Tanvir Bashar, Sanha Reena Sreoshi and 90K others Top Comments

318 shares

IDLC. Financing Happiness
February 5

এই ভালোবাসা দিবসে আপনার ভালোবাসার মানুষের সাথে দেখা করছেন তো? এইবার একটু নতুন আর ভিন্ন ভাবে দিনটি কাটানো যাক। IDLC হোম লোন সুযোগ দিচ্ছে আপনার ভালোবাসার মানুষের সাথে হেলিকপ্টারে চড়ে উড়ে যাওয়ার এই দূর আকাশে... আর ফিরে এসে করবেন ফাইভ স্টার হোটেলে ডিনার! মজার না?

এর জন্য, আপনার স্বপ্নের বাড়ি সম্পর্কে একটি ছোট গল্প অথবা ছবি পাঠান আমাদের ফেসবুক পেজ-এর ইনবক্স-এ, ৮ই ফেব্রুয়ারির মধ্যে। ১৪ই ফেব্রুয়ারির আগেই আমরা বিজয়ী ঘোষণা করে দিব আমাদের পেজ-এ। ঝটপট গল্প লিখুন, আর গড়ে তুলুন আপনার জীবনের... See More



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ক্রিতে নিন হেলিকপ্টার রাইড সহ
রোমান্টিক ডিনার

ভালোবাসার বন্ধনে গড়ে উঠুক ভালো বাসা
আইডিএলসি হোম লোন

আপনার স্বপ্নের বাড়ির গল্প নিয়ে আমাদেরকে ইনবক্স করুন

Like Comment Share

Sakia Ishrat, Tanvir Bashar and 73K others Top Comments

218 shares

IDLC Finance Limited (The Marketing Communication Team)



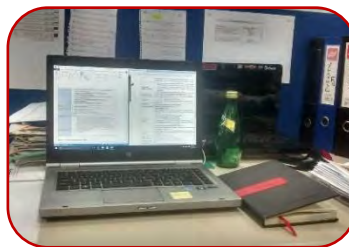
First team meeting



IDLC Shakrain 2017



Team Hang out



The Desk